ID: CCA 2008111715225634

Number: **200908036** Release Date: 2/20/2009

Office:

UILC: 6861.03-00

From:

**Sent:** Monday, November 17, 2008 3:22:57 PM

To: Cc:

Subject: Check held by bank

You mentioned that a stop payment order would take two weeks to become effective. I think that time frame refers to how long it takes to make it effective through FMS, so that the stop payment order goes out nationwide.

In your circumstance, you already know which bank is holding the check. Thus, all you need to do is to notify that one bank to stop payment.

It is my understanding that the issuer of the check, not only FMS but including the agency which provided the funds, can issue a narrowly directed stop payment order to a single bank.